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FIG. 1

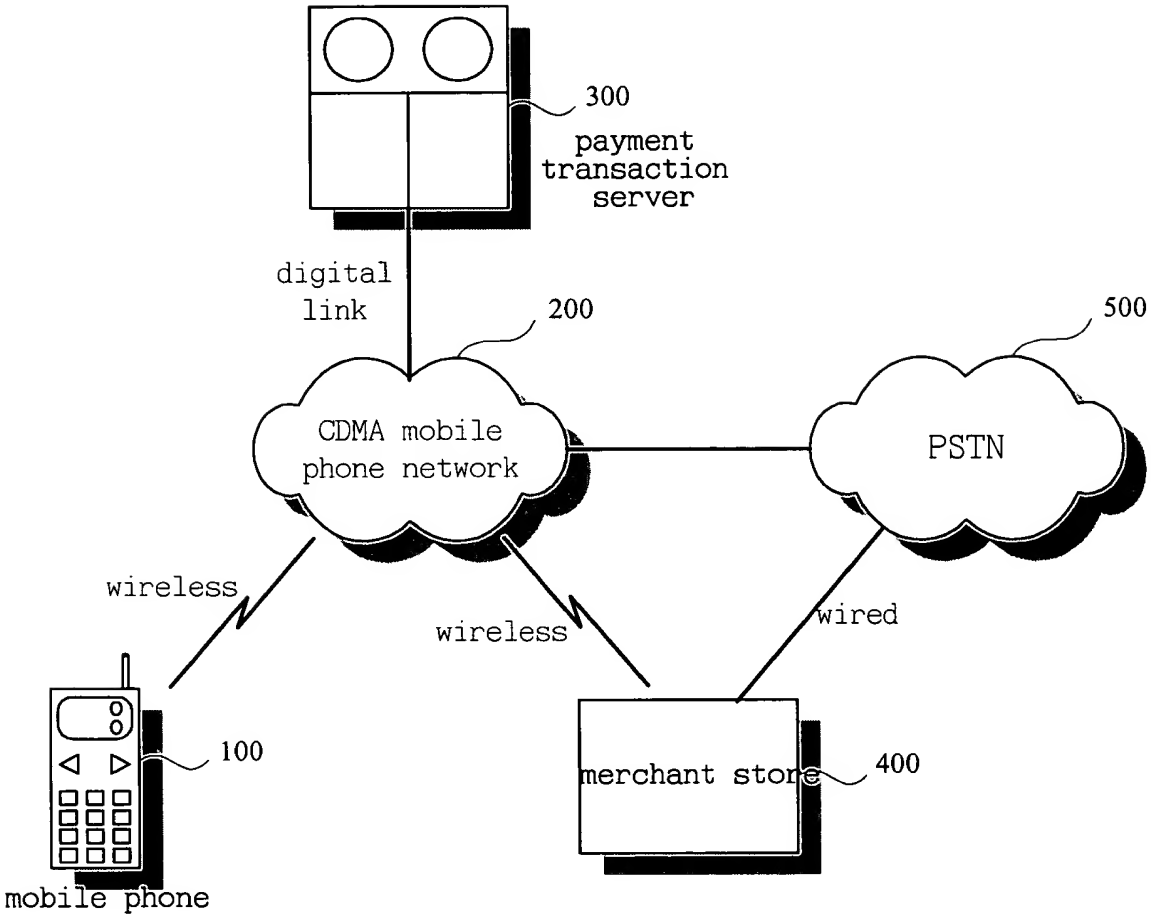

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FIG. 2

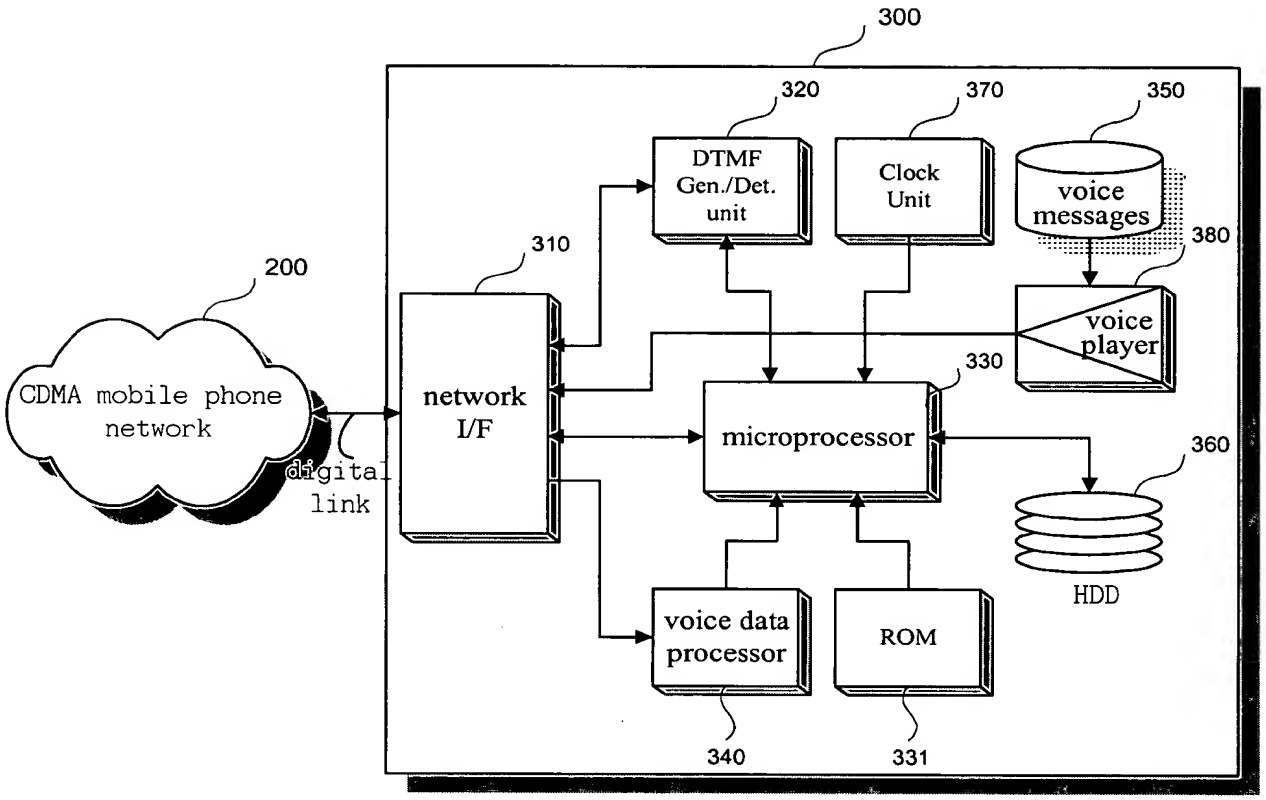

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FIG. 3

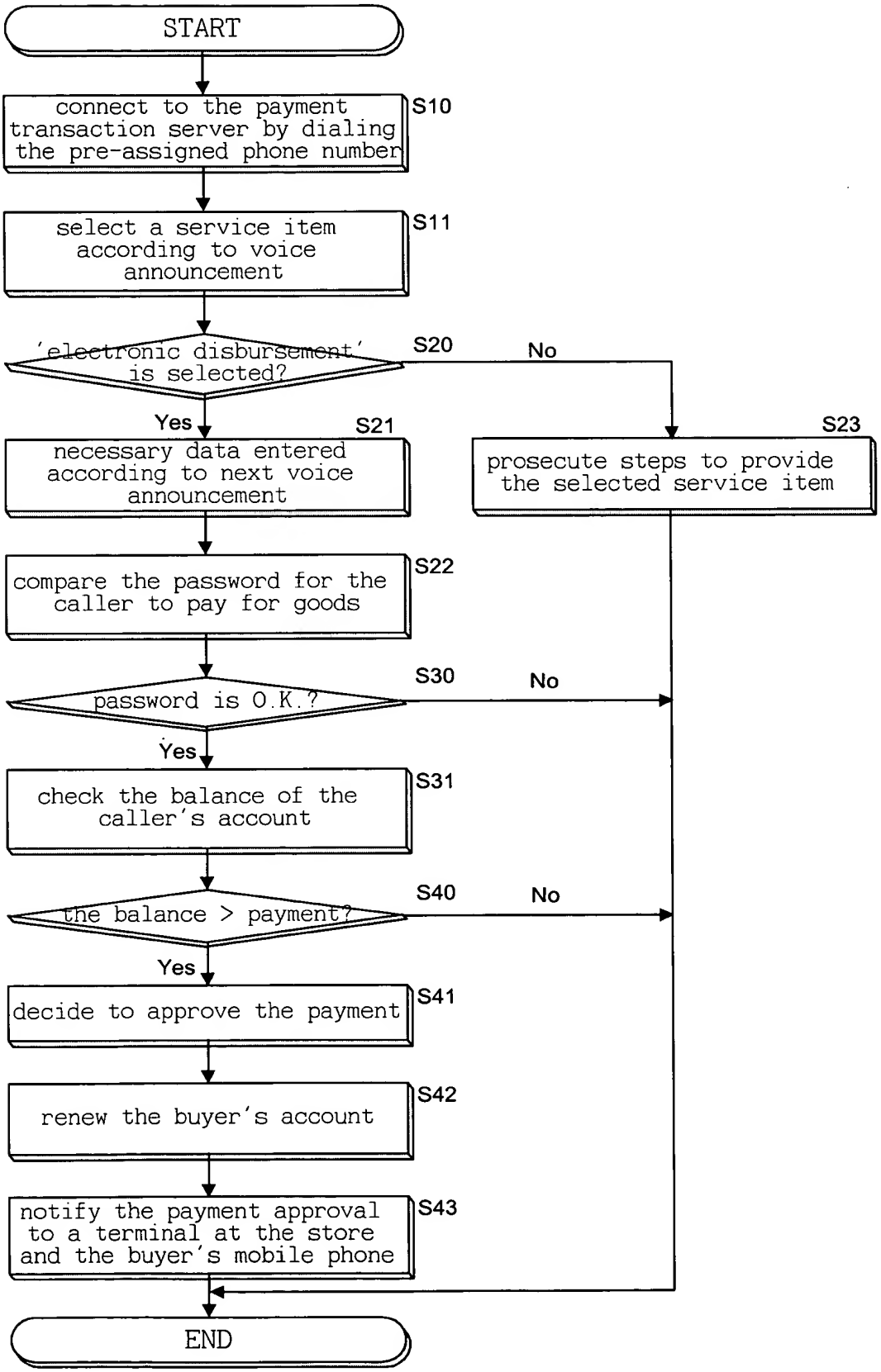

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FIG. 4A

data on HDD

subscriber's mobile phone number	address	name	password	remaining amount (in dollars)	address of stored voice	transaction date & time	...
011-231-39XX	NYC ..	Sam...	0267	170	Address 1	$yy_1:mm_1:dd_1$ $hh_1:mm_1$	...
011-331-12XX	LA ...	Paul..	1294	200	Address 2	$yy_2:mm_2:dd_2$ $hh_2:mm_2$	...
011-528-88XX	Chicago..	John...	5924	380	Address 3	$yy_3:mm_3:dd_3$ $hh_3:mm_3$	...
⋮	⋮	⋮	⋮	⋮	⋮	⋮	

FIG. 4B

data on HDD

telephone number of subscribed stores	terminal accessing number	transaction count	pre-recorded voice data
011-3621-35XX	Tel:011-3621-35XX	38	voice 1
02-231-68XX	FAX:02-231-27XX	29	voice 2
02-267-25XX	E-Mail : kjs@abc..	13	voice 3
⋮	⋮	⋮	⋮